

2002. The Examiner indicated that "The reply filed on 11/19/2002 is not fully responsive to the prior Office Action because of the following omission(s) or matter(s): in canceling all the pending claims in the application, and adding new claims 150-304 as presented in the reply filed on 11/19/2002, the applicant has not clearly pointed out the patentable novelty which he or she thinks the claims present in view of the state of the art disclosed by the references cited (MPEP 714.02)". In response to the above Office Communication, Applicant reasserts and incorporates by reference herein the arguments presented in the Applicant's Communication Pursuant To Examiner Interview filed via facsimile transmission with Examiner A. Kalinowski on January 30, 2003.

In this regard, entry of the following remarks is respectfully requested.

Regarding independent Claim 150, Applicant respectfully submits that the prior art does not disclose or suggest an apparatus for providing employee benefits information, comprising: a receiver for receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request

for a status of a claim for an employee benefit; a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information; a processing device, wherein the processing device processes the request for employee benefits information utilizing the employee benefits information stored in the database, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life

insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information, wherein the processing device is capable of processing information regarding at least one of the submission of a claim for an employee benefit and the request for a status of a claim for an employee benefit, wherein the processing device generates a message containing a response to the request for employee benefits information; and a transmitter for transmitting the message to a communication device

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utilizing employee benefits information stored in a database, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information, and further

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wherein the processing device is capable of processing information regarding at least one of the submission of a claim for an employee benefit and the request for a status of a claim for an employee benefit; generating a message containing a response to the request for employee benefits information, wherein the message is generated by the processing device; and transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Regarding independent Claim 220, Applicant respectfully submits that the prior art does not disclose or suggest an apparatus for providing employee benefits information, comprising: a receiver for receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit; a database for storing employee benefits information regarding an individual benefits account associated with an individual, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits

information, and further wherein the individual benefits account enables the individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, life insurance, pension benefits, and retirement benefits, independently of an employment relationship; a processing device, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information, wherein the processing device at least one of processes the request for employee benefits information utilizing the employee benefits information stored in the database, processes information regarding the submission of a claim for an employee benefit, and processes information regarding the request for a status of a claim for an employee benefit, wherein the processing device generates a message containing a response to the at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit; and a transmitter for transmitting the

message to a communication device associated with at least one of the individual, a benefits beneficiary, an employer, and a benefits administrator.

Regarding independent Claim 252, Applicant respectfully submits that the prior art does not disclose or suggest a method for providing employee benefits information, comprising: storing employee benefits information regarding an individual benefits account associated with an individual, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the individual benefits account enables the individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, life insurance, pension benefits, and retirement benefits, independently of an employment relationship, wherein the employee benefits information is stored in a database; receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, with a receiver; at least one of processing a request for employee benefits information

utilizing the employee benefits information stored in the database, processing information regarding the submission of a claim for an employee benefit, and processing information regarding the request for a status of a claim for an employee benefit, with a processing device, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information; generating a message containing a response to the at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, wherein the message is generated by the processing device; and transmitting the message to a communication device associated with at least one of the individual, a benefits beneficiary, an employer, and a benefits administrator.

Regarding independent Claim 253, Applicant respectfully submits that the prior art does not disclose or

suggest an apparatus for providing employee benefits information, comprising: a database for storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer, an employee, and an individual; a processing device for processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits, wherein the processing device identifies a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits, and further wherein the processing device generates a message containing information regarding the benefits provider, wherein the message contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and at least one of an output device for outputting the message, a display device for displaying the message, and a transmitter for transmitting the message to a

communication device associated with the at least one of an employer, an employee, and an individual.

Regarding independent Claim 270, Applicant respectfully submits that the prior art does not disclose or suggest a method for providing employee benefits information, comprising: storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer, an employee, and an individual, wherein the information is stored in a database; processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits, with a processing device; identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits, wherein the processing device is utilized to identify the benefits provider; generating a message containing information regarding the benefits provider with the processing device, wherein the message contains information regarding the at

least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and at least one of outputting the message, displaying the message, and transmitting the message to a communication device associated with the at least one of an employer, an employee, and an individual.

Regarding independent Claim 271, Applicant respectfully submits that the prior art does not disclose or suggest an apparatus for providing employee benefits information, comprising: a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information; a processing device, wherein the processing device detects at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the processing

device generates a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and a transmitter for transmitting the message to a communication device associated with at least one of an employee and a benefits beneficiary.

Regarding independent Claim 285, Applicant respectfully submits that the prior art does not disclose or suggest a method for providing employee benefits information, comprising: storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the employee benefits information is stored in a memory device; detecting at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a

posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the change is detected by a processing device; generating a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and transmitting the message to a communication device associated with at least one of an employee and a benefits beneficiary.

Regarding independent Claim 286, Applicant respectfully submits that the prior art does not disclose or suggest an apparatus for providing employee benefits information, comprising: a receiver for receiving at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, wherein the employee benefit is at least one of a healthcare

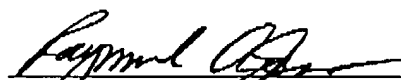
insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, a vacation time benefit, a sick time benefit, a personal time benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit; a processing device, wherein the processing device is capable of processing information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing information regarding at least one of pension benefits information and retirement benefits information, wherein the processing device processes information regarding the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, wherein the processing device generates a message containing a response to the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit; and a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Regarding independent Claim 304, Applicant respectfully submits that the prior art does not disclose or suggest a method for providing employee benefits information, comprising: receiving at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit with a receiver, wherein the employee benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, a vacation time benefit, a sick time benefit, a personal time benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit; processing information regarding the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, wherein the information regarding the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit is processed by a processing device, wherein the processing device is capable of processing information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the

processing device is capable of processing information regarding at least one of pension benefits information and retirement benefits information; generating a message containing a response to the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit; and transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

Entry of the above remarks, and withdrawal of any objection to the Third Supplemental Amendment filed on November 14, 2002, is respectfully requested.

Respectfully Submitted,


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